

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-10671-PSH
	§	
DALVINA A LANE	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 04/07/2011, in Courtroom 644, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604 . If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/14/2011

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 09-10671-PSH
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DALVINA A LANE §
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Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$2,954.79
and approved disbursements of \$208.99
leaving a balance on hand of¹: \$2,745.80

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
0	GMAC	\$0.00	\$208.99	\$208.99	\$0.00

Total to be paid to secured creditors: \$0.00
Remaining balance: \$2,745.80

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$738.64	\$0.00	\$738.64
David Leibowitz, Trustee Expenses	\$699.14	\$0.00	\$699.14

Total to be paid for chapter 7 administrative expenses: \$1,437.78
Remaining balance: \$1,308.02

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$1,308.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$1,308.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$11,399.38 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Recovery Management Systems Corporation/Assignee of GE Capital - Wal-Mart,	\$2,612.94	\$0.00	\$299.83
2	Recovery Management Systems Corporation/Assignee of HSBC Bank Nevada National	\$1,001.09	\$0.00	\$114.87
3	Asset Acceptance LLC / Assignee / Heritage Chase /	\$3,109.81	\$0.00	\$356.83
4	Asset Acceptance LLC / Assignee / HSBC Consumer Le	\$1,440.09	\$0.00	\$165.24
5	Asset Acceptance LLC / Assignee / Ashley Stewart /	\$1,282.58	\$0.00	\$147.17
6	Asset Acceptance LLC / Assignee / Retail Lane Brya	\$903.33	\$0.00	\$103.65
7	Asset Acceptance LLC / Assignee /	\$582.61	\$0.00	\$66.85

	British Petroleu			
8	Asset Acceptance LLC / Assignee / Bally Total Fitn	\$466.93	\$0.00	\$53.58

Total to be paid to timely general unsecured claims: \$1,308.02
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Dalvina A Lane
 Debtor

Case No. 09-10671-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dwilliams
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Mar 15, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2011.

db +Dalvina A Lane, 6635 S Troy, Apt 2, Chicago, IL 60629-2913
 aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216
 aty +David Gallagher, Legal Helpers/Macey and Aleman, 233 S. Wacker, Suite 5150,
 Chicago, IL 60606-6371
 aty +Diane A Aniolowski, Legal Helpers, 233 S. Wacker Dr., Suite 5150, Chicago, IL 60606-6371
 aty +Michelle K Hinds, Legal Helpers, 233 S. Wacker Dr., Suite 5150, Chicago, IL 60606-6371
 tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
 13706838 +Aaron Ruffin, 6635 S. Troy, Apt. 2, Chicago, IL 60629-2913
 13706840 +American Medical Collection Agency, 2269 Saw Mill River Rd., Bldg. 3,
 Elmsford, NY 10523-3848
 13990037 +Asset Acceptance LLC / Assignee / Retail Lane Brya, Po Box 2036, Warren MI 48090-2036
 13990002 +Asset Acceptance LLC / Assignee / Ashley Stewart /, Po Box 2036, Warren MI 48090-2036
 13706841 +Ballys, 12440 E Imperial Suite 3, Norwalk, CA 90650-3177
 13706842 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
 13706843 +Beneficial, P.O. box 17574, Baltimore, MD 21297-1574
 13706845 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
 13706846 +Chase-bp, 800 Brookside Blvd, Westerville, OH 43081-2822
 13706847 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
 13706837 +Diane Aniolowski #, Legal Helpers, PC, Sears Tower, 233 S. Wacker Suite 5150,
 Chicago, IL 60606-6371
 13706848 +First Card, 2500 Westfield Dr Mail Suite 6237, Elgin, IL 60124-7836
 13706849 +Ford Motor Credit Corporation, Po Box Box 542000, Omaha, NE 68154-8000
 13706850 +G M A C, 15303 S 94th Ave, Orland Park, IL 60462-3825
 13706852 +Home Loan Services Inc, 150 Allegheny Center Mal, Pittsburgh, PA 15212-5335
 13706854 +Hsbc/bstby, Pob 15521, Wilmington, DE 19850-5521
 13706855 +Peoples Engy, 130 E Randolph, Chicago, IL 60601-6302
 13706856 +Quest Diagnostics, 1355 Mittel Boulevard, Attn: Patient Billing, Wood Dale, IL 60191-1024
 13706858 +Wfnbn/ashley Stewart, 220 W Schrock Rd, Westerville, OH 43081-2873
 13706859 +Wfnbn/lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13706839 +E-mail/PDF: cbp@agfinance.com Mar 16 2011 00:13:47 American General Finan,
 7245 W 87th St Unit 4, Bridgeview, IL 60455-1821
 13990120 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 16 2011 00:02:35
 Asset Acceptance LLC / Assignee / Bally Total Fitn, Po Box 2036, Warren MI 48090-2036
 13990093 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 16 2011 00:02:35
 Asset Acceptance LLC / Assignee / British Petroleu, Po Box 2036, Warren MI 48090-2036
 13989931 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 16 2011 00:02:35
 Asset Acceptance LLC / Assignee / HSBC Consumer Le, Po Box 2036, Warren MI 48090-2036
 13989914 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 16 2011 00:02:35
 Asset Acceptance LLC / Assignee / Heritage Chase /, Po Box 2036, Warren MI 48090-2036
 13706851 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2011 00:15:59 Gemb/walmart, Po Box 981400,
 El Paso, TX 79998-1400
 13899522 +E-mail/PDF: rmscedirecoverycorp.com Mar 16 2011 00:16:16
 Recovery Management Systems Corporation, For Capital Recovery III LLC,
 As Assignee of GE Capital - Wal-Mart, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13899524 +E-mail/PDF: rmscedirecoverycorp.com Mar 16 2011 00:16:16
 Recovery Management Systems Corporation, For Capital Recovery III LLC,
 As Assignee of HSBC Bank Nevada National, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13706857 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2011 00:15:58 Sams Club, Po Box 981400,
 El Paso, TX 79998-1400

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
 13706836* +Dalvina A Lane, 6635 S Troy, Apt 2, Chicago, IL 60629-2913
 13706844 ##+Beneficial/household Finance, Po Box 1547, Chesapeake, VA 23327-1547
 13706853 ##+Hsbc Nv, Po Box 19360, Portland, OR 97280-0360

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dwilliams
Form ID: pdf006

Page 2 of 2
Total Noticed: 35

Date Rcvd: Mar 15, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.